

**IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	Chapter	13
Carita Gamble)	No.	15-16910
)	Judge	Cox
Debtor.)	Trustee	Vaughn

NOTICE OF MOTION

To: SEE ATTACHED SERVICE LIST

PLEASE TAKE NOTICE that on the 25th day of September, 2017, at the hour of 10:00 a.m., or as soon thereafter as counsel may be heard, a hearing on the attached **Motion To Modify Confirmed Chapter 13 Plan**, will be held before The Honorable Jacqueline P Cox, U.S. Bankruptcy Judge in Room 680, or the courtroom usually occupied by her at the Dirksen Federal Building, 219 S. Dearborn, Chicago, Illinois, or before any other bankruptcy Judge sitting in her place and stead.

AT WHICH TIME AND PLACE YOU MAY APPEAR IF YOU SEE FIT.

Law Office of Thomas W. Lynch

Thomas W. Lynch
9231 S. Roberts Road,
Hickory Hills, IL 60457
Tel: 708-598-5999
Fax: 708-598-6299

CERTIFICATE OF SERVICE

I, Thomas W. Lynch, an attorney, on oath, certify that I caused to be served a copy of the above **Notice**, together with the attached **Motion**, to the parties on the attached service list by placing same in a duly stamped and sealed envelope and depositing same in the United States mail at Bridgeview, Illinois (as indicated on the attached list) this 1st Day of September, 2017, before 5:00 p.m. and to the parties indicated on the attached list as being served via ECF, electronically via the Court's ECF system, this 1st Day of September, 2017.

/s/ Thomas W. Lynch

SERVICE LIST

Via ECF only:

Tom Vaughn, Chapter 13 Trustee, 55 East Monroe Street, Suite 3850, Chicago, IL 60603
US Trustee, Region 11, 219 S. Dearborn St., Rm 873, Chicago, IL 60604

Via the U.S. Postal Service

Ad Astra Rec

8918 W 21st St. N Suite 200
Mailbox: 112
Wichita, KS 67205

Advanced Urgent Care

10 Orland Square Drive
Orland Park, IL 60462

Advocate Christ Medical Center

Hope Childrens Hospital
4440 W 95th Street
Oak Lawn, IL 60453

Advocate Medical Group

Bankruptcy Department
701 Lee Street
Des Plaines, IL 60016

Aegis Ambulatory Anes

PO Box 903
DeKalb, IL 60115

AFNI

1310 Martin Luther King Drive
PO Box 3517
Bloomington, IL 61702-3517

Alsip Fire Department

Bankruptcy Department
PO Box 438495
Chicago, IL 60643

Alsip Photo Enforcement Program

Customer Service Center
PO Box 42034
Phoenix, AZ 85080

American Coradius International

2420 Sweet Home Rd, Ste 150
Amherst, NY 14228-2244

American InfoSource LP as agent for

T Mobile/T-Mobile USA Inc
PO Box 248848
Oklahoma City, OK 73124-8848

American Web Loan

522 N 14th St, Box 130
Ponca City, OK 74601

Arnoldharris

111 West Jackson B
Chicago, IL 60604

Associated Recovery Systems

PO Box 469046
Escondido, CA 92046-9046

Associated Urological Specialist

PO Box 516
Bedford Park, IL 60499-0516

Atg Credit

1700 W Cortland St Ste 2
Chicago, IL 60622

Bank of America

PO Box 15731
Wilmington, DE 19886-5731

Bank of America

PO Box 851001
Dallas, TX 75285-1001

Bank of America

PO Box 15026
Wilmington, DE 19850-5026

BestChoice123

621 Medicine Way Ste 6
Ukiah, CA 95482

Blatt, Hasenmiller et al

10 S LaSalle St
Suite 2200
Chicago, IL 60606-4440

Bureau of Collection Recovery

7575 Corporate Way
Minnetonka, MN 55345

Bureau of Collection Recovery

PO Box 9001
Minnetonka, MN 55345-9001

Cash Yes

Suite 508 Marina Towers, Newton
Bar
Belize City
BELIZE

Chapel Hill Condo Association

c/o Keough & Moody, P.C.
1250 E. Diehl Road, Suite 405
Naperville, IL 60563

**Consultants In Clinical
Pathology**

37416 Eagle Way
Chicago, IL 60678-1374

Debt Recovery Solution

900 Merchants Conc
Westbury, NY 11590

Evergreen Emergency Services

Bankruptcy Department
PO Box 128080
Evergreen Park, IL 60805

Glenwood Medical Corporation

Obstetrics & Gynecology
10735 W 159th St
Orland Park, IL 60467

I.C. System, INC

444 Highway 96 East
Saint Paul, MN 55164-0437

Illinois Tollway Authority

P.O. Box 5544
Chicago, IL 60680-5544

Capital One

Po Box 30253
Salt Lake City, UT 84130

CBE Group

Bankruptcy Department
131 Tower Park Dr., Ste 100
Waterloo, IA 50701

Choice Recovery

1550 Old Henderson Rd St
Columbus, OH 43220

Cook County State's Attorney

Bad Check Restitution
PO Box A3984
Chicago, IL 60690-3984

Direct TV

PO Box 9001069
Louisville, KY 40290

Freedman Anselmo et al

1771 W Diehl 150
Naperville, IL 60566

Home Med Care

8847 W 87th St
Hickory Hills, IL 60457

I.C. System, INC

P.O.Box 64437
Saint Paul, MN 55164-0437

Illinois Tollway Authority

2700 Ogden Ave
Downers Grove, IL 60515

Cash Advance USA

2160 Burton Way
Los Angeles, CA 90022

CBE Group

Bankruptcy Department
PO Box 2695
Waterloo, IA 50704

**Commonwealth Edison
Company**

3 Lincoln Centre
Attn: Bankruptcy Department
Oakbrook Terrace, IL 60181

D Duane Brann DPM PC

16523 S 106th Ct
Orland Park, IL 60467-4545

Evergreen Emergency Services

Bankruptcy Department
PO Box 428080
Evergreen Park, IL 60805

GI Associates

10500 S Cicero
Oak Lawn, IL 60453

HSBC Retail Services

Bankruptcy Department
PO Box 4144
Carol Stream, IL 60197-4144

Illinois Collection Service/ICS

Illinois Collection Service
Po Box 1010
Tinley Park, IL 60477

Illinois Tollway Authority

Bankruptcy Department
PO Box 5201
Lisle, IL 60532-5201

LA Fitness

PO Box 51355
Irvine, CA 92619-1355

Levin & Conde

35 E Wacker Drive
Suite 650
Chicago, IL 60601

Linden Oaks Hospital

PO Box 4070
Carol Stream, IL 60122

Linden Oaks Hospital

PO Box 5995
Peoria, IL 61601-5995

Little Co of Mary Hospital

Bankruptcy Department
2800 W 95th Street
Evergreen Park, IL 60805-2746

Little Co of Mary Hospital

Bankruptcy Department
PO Box 97677
Chicago, IL 60678-7677

M.C.O.A

Village Of Alsip
Municipal Collections Of America
Inc
3348 Ridge Rd
Lansing, IL 60438-3112

M.C.O.A.

Village Of Orland Park
Municipal Collections Of America
Inc
3348 Ridge Rd
Lansing, IL 60438-3112

Macy's

PO Box 183083
Columbus, OH 43218-3083

Malcolm S. Gerald & Associates

332 S Michigan Ave
Suite 600
Chicago, IL 60604

McGrath Clinic, S.C.

14400 S John Humphrey Dr.
Ste 200
Orland Park, IL 60462-2638

**Michigan Avenue Immediate
Care**

104 S. Michigan Ave, Ste 905
Chicago, IL 60603-5903

Midland Funding

8875 Aero Dr Ste 200
San Diego, CA 92123

Municipal Collections of America

3348 Ridge Road
Lansing, IL 60438

National Credit Systems

PO Box 312125
Atlanta, GA 31131-2125

Nationwide Credit & Collections

Bankruptcy Dept
815 Commerce Drive, Ste 100
Oak Brook, IL 60523

Nationwide Credit, Inc

PO Box 26314
Lehigh Valley, PA 18002

**Northwestern Skin Cancer
Institute**

737 N Michigan Ave, Suite 2310
Chicago, IL 60611

Nw Collector

3601 Algonquin Rd Ste 23
Rolling Meadows, IL 60008

Oakcrest Lab

10522 S Cicero, Ste 307
Oak Lawn, IL 60453

**Oaklawn Radiology Imaging
Consult**

37241 Eagle Way
Chicago, IL 60678-1372

Palos Community Hospital

Bankruptcy Department
12251 South 80th Ave
Palos Heights, IL 60463

Palos Surgicenter

7340 College Drive
Palos Heights, IL 60463

Penn Credit

916 S 14th Street
Harrisburg, PA 17108-0988

Penn Credit Corp

PO Box 988
Harrisburg, PA 17108-0988

Photo Enforcement Program

75 Remittance Drive, Ste 6658
Chicago, IL 60675

Portfolio Recovery

Attn: Bankruptcy
Po Box 41067
Norfolk, VA 23541

QVC

PO Box 2254
West Chester, PA 19380

Renata Variakojis, MDSC

PO Box 129
Plainfield, IL 60544-0129

Seterus

PO Box 2008
Grand Rapids, MI 49501-2008

Sudhir M. Gokhale, MD, S.C.

10522 S Cicero, Ste 2D
Oak Lawn, IL 60453

System Parking, Inc

1641 W Harrison
Chicago, IL 60612

Title Max

Legal Department
15 Bull Street
Savannah, GA 31401

United Pain Services

PO Box 129
Plainfield, IL 60544-0129

Village of Alsip RLPEP

Payment Center
PO Box 76935
Cleveland, OH 44101-6500

Carita M. Gamble

11441 S Peach Tree Ln
Alsip, IL 60803

**Radiology Imaging Specialists
LTD**

39645 Treasury Center
Chicago, IL 60694-9000

Ridge Orthopedic & Rehab

5540 W 111th Street
Oak Lawn, IL 60453

Silver Cloud Financial

635 East Hwy 20, C
Upper Lake, CA 95485

Sunrise Credit Services

Bankruptcy Department
P.O. Box 9100
Farmingdale, NY 11735

TCF Bank

800 Burr Ridge Parkway
Burr Ridge, IL 60527

**TitleMax of Illinois, INC. d/b/a
TitleMax**

15 Bull Street, Suite 200
Savannah, GA 31401

United Recovery Systems

PO Box 722910
Houston, TX 77272-2910

Village of Evergreen Park

James T Gately Attorney At Law
8233 W 185th Street
Tinley Park, IL 60487

Johnson, Blumberg & Associates

230 W. Monroe Street, Ste. 1125
Chicago, IL 60606

Receivables Performanc

20816 44th Ave W
Lynnwood, WA 98036

Sears/cbna

Po Box 6283
Sioux Falls, SD 57117

Speedy Cash

Bankruptcy Department
PO Box 780408
Wichita, KS 67278-0408

Synchrony Bank

c/o Recovery Management Systems
Corp.
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

Title Max

7821 W Belmont Ave
Elmwood Park, IL 60707

Transworld Systems Inc

Bankruptcy Department
1375 E Woodfield Rd #110
Schaumburg, IL 60173

University of Chicago Physicians

75 Remittance Dr, Ste 1385
Chicago, IL 60675-1385

Vista B

Post Office Box 556
Charleston
NEVIS WEST INDIES

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

IN RE:)	Chapter	13
Carita Gamble)	No.	15-16910
)	Judge	Cox
Debtor.)	Trustee	Vaughn

DEBTOR'S MOTION TO MODIFY CONFIRMED CHAPTER 13 PLAN

Carita Gamble ("Debtor"), by and through his attorney, Law Office of Thomas W. Lynch, and the undersigned attorney, moves this Court for an order modifying the plan previously confirmed by this Court ("Plan"). In support of this Motion, the Debtor states the following:

- 1) On May 12, 2015, Debtor filed a voluntary petition under Chapter 13 of the U.S. Bankruptcy Code.
- 2) On August 17, 2015, this Court confirmed the Plan proposed by Debtor to pay the trustee \$275.00 per month, paying a 100% dividend to allowed secured and priority unsecured claims, and a minimum 5% dividend to allowed non-priority unsecured claims.
- 3) According to the terms of the confirmed Plan, under Section E5(a), Seterus was to be paid a total amount of \$6,000.00 for mortgage arrears by the Standing Trustee. Seterus did not file a proof of claim in the Debtor's case.
- 4) On February 23, 2017, Seterus granted Debtor a loan modification regarding her mortgage on her residence located at 11441 S Peach Tree Ln Alsip, IL 60803. See loan modification documents attached as Exhibit A.
- 5) On or around July 19, 2017, Seterus, through their attorneys, contacted Debtor's counsel to inquire about the Debtor modifying the confirmed Chapter 13 Plan to remove the mortgage arrears because there were no mortgage arrears after the loan modification. Since Seterus did not file a proof of claim in this case, they could not address the arrearage themselves.
- 6) On July 20, 2017, the Standing Trustee filed a Motion to Dismiss for alleged default in payments.
- 7) The Debtor states that that she fell behind in her payments to the Standing Trustee due to the

following unexpected causes:

- a) Her car was damaged in an accident and insurance did not cover the repairs. As a result Debtor incurred expenses for the repair of her vehicle.
 - b) The Debtor was having health issues which resulted in additional expenses from doctor visits, medical diagnostic tests and medications to treat her illness.
- 8) The Debtor is able to make ongoing payments, but she is unable to catch up on the trustee arrears.
- 9) The Debtor made a payment of \$275.00 during the pendency of the Trustee's Motion to Dismiss. See printout of trustee's site showing receipt of funds attached as Exhibit B.
- 10) The Debtor has made payments of \$6,650.00 during the 28 months of the pendency of this case.
- 11) The Debtor proposes that as a result of the loan modification with Seterus, this Court enter an Order modifying the Plan by reducing the Section E5(a) arrearage amount to \$277.40 (the amount paid to Seterus by the Trustee prior to the loan modification dated February 23, 2017.)
- 12) Debtor also proposes that her current default be deferred to the end of the plan, and proposes to continue with her monthly payments starting with the payment that comes due in October 2017. The Debtor's Chapter 13 Plan, as it stands, will comply with the original proposed terms of paying 100% to all secured and priority unsecured claims, and a 5% dividend to all unsecured claims.
- 13) Pursuant to section 1329 of the U.S. Bankruptcy code, the Court may modify the plan upon request of the Debtor, to suspend, extend or reduce the time for such payments, or to modify other terms of the Plan.
- 14) The plan as modified complies with the requirements of sections 1322 and 1325 of the U.S. Bankruptcy Code.

WHEREFORE, for the foregoing reasons, Debtor respectfully requests that this Court authorize a modification of Debtor's plan deferring the default accrued through September 25, 2017 to the end of her plan, reducing the Section E5(a) arrearage amount to \$277.40, and for such other relief that this Court deems just and proper under the circumstances.

Respectfully submitted,
Carita Gamble

By: /s/ Thomas W. Lynch
her attorney

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